

BRANCH/OFFICE VISIT WORKSHEET

Bank:
 Cert#:
 Main Office:

Exam Date:
 EIC:
 Prepared by:

	Office: Date:			
LOBBY SIGNS/DISCLOSURES				
Community Reinvestment				
CRA Notice in the lobby of large banks (345.6 and 345.44)				
CRA Notice in the lobby of small banks (345.44)				
CRA Statement readily available for public inspection in large banks (345.4(e))				
Copies of CRA Statement are available to the public upon request for large banks (345.4(f))				
CRA Statements for large banks are available for public inspection where applicable (345.5)				
Public file is available for public inspection for small banks (345.43) and large banks (345.5 until 7/1/97)				
The bank imposes reasonable fees for copying or mailing the CRA Statement for large banks (345.4(f))				
Fair Housing/Equal Credit Opportunity				
Fair Housing Lender poster conspicuously displayed in public lobby, and where deposits are received or home loans made (338.4(a))				
Equal Housing Lender Poster is 11 x 14 inches (338.4(b))				
If applicable, acceptable Spanish version of poster is displayed (338 Q&A #5)				
Words, phrases, symbols and visual aids do not convey overt or tacit discriminatory preferences or limitations for residential real estate lending (Fair Housing 109.20)				

Office:
Date:

LOBBY SIGNS/DISCLOSURES

Truth in Lending

Required disclosures are on indoor signs if there are "triggering" terms (22616(b)) and (226.24(c))

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Office:

Date:

LOBBY SIGNS/DISCLOSURES (continued)

Electronic Fund Transfers Consumers received applicable written disclosures prior to the first EFT transaction or when the service is contracted (205.7(a))				
Advertisement of Membership FDIC sign displayed at each station or window where deposits are usually received (328.2(a))				
Expedited Funds Availability Funds availability policy is given to anyone who requests it (229.18(d))				
Funds availability disclosure is given to customer before an account is open (229.17(a))				
A notice of funds availability is located in a conspicuous place where employees receive deposits (229.18(b))				
A notice of funds availability is at each ATM location where funds are deposited (229.18(c))				
The customer is given or informed about the special deposit slip for certain deposits for next business day availability (229.10(c)(3))				
Truth in Savings Account disclosures are given prior to an account being opened or service rendered (230.4(a)(1))				
Account disclosures are provided upon consumer request (230.4(a)(2)(i))				
Indoor signs state "APY" or annual percentage yield (230.8)				
Required disclosures are made if "APY" is disclosed on indoor sign				
Home Mortgage Disclosure Act The required notice is in each home office and branch located in an MSA (203.5(e))				

Comments & Violations: